

Exhibit B

EX. B to Rivelli
(Alphabetically by Last Name of 9/11 Decedent)

	DECEDENT First Name	DECEDENT Middle Name	DECEDENT Last Name	Suffix Name	Economic Damage Amount	Non-Economic Damage Amount	TOTAL Damage Amount
1.	Joseph		Rivelli	Jr.	\$2,561,879	\$2,000,000	\$4,561,879
2.	Catherina		Robinson			\$2,000,000	\$2,000,000
3.	Judy		Rowlett			\$2,000,000	\$2,000,000
4.	Paul	G.	Ruback			\$2,000,000	\$2,000,000
5.	Joanne		Rubino			\$2,000,000	\$2,000,000
6.	Brock	J.	Safronoff		\$6,238,055	\$2,000,000	\$8,238,055
7.	Edward		Saiya			\$2,000,000	\$2,000,000
8.	John	P.	Salamone		\$17,193,651	\$2,000,000	\$19,193,651
9.	John		Sammartino		\$3,252,784	\$2,000,000	\$5,252,784
10.	Anthony		Savas		\$413,088	\$2,000,000	\$2,413,088
11.	Gerald	P.	Schrang			\$2,000,000	\$2,000,000
12.	Johanna		Sigmund		\$4,486,155	\$2,000,000	\$6,486,155
13.	Dianne		Signer		\$2,587,693	\$2,000,000	\$4,587,693
14.	Bonnie		Smithwick			\$2,000,000	\$2,000,000
15.	Maynard	S.	Spence		\$4,017,025	\$2,000,000	\$6,017,025
16.	Hilda	E.	Taylor			\$2,000,000	\$2,000,000
TOTALS					\$40,750,330	\$32,000,000	\$72,750,330

Exhibit B-1

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. John Sammartino**

January 1, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 4, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. John Sammartino

	Present Value
Present Value of Lost Earnings	\$2,968,498
Present Value of Retirement Benefits	284,287
Present Value of Lost Replacement Services	0
Total	\$3,252,784

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
110,595	3.0%	19.870%	2,446	8.7-12.49%

Exhibit 2a. Present Value of Lost Earnings
Mr. John Sammartino
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	38	0.31	1.00000	\$33,913	\$750	\$0	(\$6,739)	(\$2,365)	\$25,560	\$25,560
2002	39	1.31	1.05580	116,767	2,582	(2,869)	(22,506)	(7,898)	86,076	86,076
2003	40	2.31	1.05379	123,048	2,721	(3,023)	(23,716)	(8,323)	90,707	90,707
2004	41	3.31	1.05179	129,420	2,862	(3,180)	(24,944)	(8,754)	95,404	95,404
2005	42	4.31	1.04979	135,864	3,005	(3,338)	(26,186)	(9,190)	100,154	100,154
2006	43	5.31	1.04779	142,356	3,148	(3,498)	(27,438)	(9,629)	104,940	104,940
2007	44	6.31	1.04579	148,875	3,292	(3,658)	(28,694)	(10,070)	109,746	109,746
2008	45	7.31	1.04380	155,397	3,437	(3,818)	(29,951)	(10,511)	114,553	114,553
2009	46	8.31	1.04182	161,895	3,580	(3,978)	(31,204)	(10,951)	119,343	119,343
2010	47	9.31	1.03984	168,344	3,723	(4,136)	(32,447)	(11,387)	124,097	124,097
2011	48	10.31	1.03786	174,717	3,864	(4,293)	(33,675)	(11,818)	128,795	128,795
2012	49	11.31	1.03588	180,986	4,003	(4,447)	(34,883)	(12,242)	133,416	133,416
2013	50	12.31	1.03391	187,124	4,138	(4,598)	(36,066)	(12,658)	137,941	137,941
2014	51	13.31	1.03194	193,101	4,271	(4,745)	(37,218)	(13,062)	142,347	142,347
2015	52	14.31	1.03000	198,894	4,399	(4,887)	(38,335)	(13,454)	146,617	146,617
2016	53	15.31	1.03000	204,861	4,531	(5,034)	(39,485)	(13,857)	151,016	151,016
2017	54	16.31	1.03000	211,007	4,666	(5,185)	(40,669)	(20,479)	149,341	149,341
2018	55	17.31	1.03000	217,337	4,806	(5,340)	(41,889)	(21,093)	153,821	153,821
2019	56	18.31	1.03000	223,857	4,951	(5,500)	(43,146)	(21,726)	158,435	158,435
2020	57	19.31	1.03000	230,573	5,099	(5,665)	(44,440)	(22,378)	163,188	159,851
2021	58	20.31	1.03000	237,490	5,252	(5,835)	(45,774)	(23,049)	168,084	158,466
2022	59	21.31	1.03000	244,614	5,410	(6,010)	(47,147)	(23,740)	173,127	157,094
2023	60	22.31	1.03000	251,953	5,572	(6,191)	(48,561)	(24,453)	178,320	155,733
2024	61	22.72	1.03000	108,130	2,391	(2,657)	(20,841)	(10,494)	76,530	65,046
Total				\$4,180,523	\$92,454	(\$101,885)	(\$805,952)	(\$333,584)	\$3,031,557	\$2,968,498

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	8.7-12.49%	4.000%	3.976%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. John Sammartino
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	38	0.31	\$1,357	\$1,348	\$0	(\$235)	\$2,470	\$2,470
2002	39	1.31	4,531	4,504	0	(786)	8,248	8,248
2003	40	2.31	4,774	4,746	0	(829)	8,692	8,692
2004	41	3.31	5,022	4,992	0	(871)	9,142	9,142
2005	42	4.31	5,272	5,240	0	(915)	9,597	9,597
2006	43	5.31	5,523	5,491	0	(959)	10,055	10,055
2007	44	6.31	5,776	5,742	0	(1,002)	10,516	10,516
2008	45	7.31	6,029	5,994	0	(1,046)	10,977	10,977
2009	46	8.31	6,282	6,244	0	(1,090)	11,436	11,436
2010	47	9.31	6,532	6,493	0	(1,133)	11,891	11,891
2011	48	10.31	6,779	6,739	0	(1,176)	12,341	12,341
2012	49	11.31	7,022	6,980	0	(1,219)	12,784	12,784
2013	50	12.31	7,260	7,217	0	(1,260)	13,218	13,218
2014	51	13.31	7,492	7,448	0	(1,300)	13,640	13,640
2015	52	14.31	7,717	7,671	0	(1,339)	14,049	14,049
2016	53	15.31	7,949	7,901	0	(1,379)	14,471	14,471
2017	54	16.31	8,187	8,138	0	(2,038)	14,287	14,287
2018	55	17.31	8,433	8,382	0	(2,100)	14,716	14,716
2019	56	18.31	8,686	8,634	0	(2,163)	15,157	15,157
2020	57	19.31	8,946	8,893	0	(2,227)	15,612	15,292
2021	58	20.31	9,215	9,160	0	(2,294)	16,080	15,160
2022	59	21.31	9,491	9,435	0	(2,363)	16,562	15,029
2023	60	22.31	9,776	9,718	0	(2,434)	17,059	14,898
2024	61	22.72	4,195	4,170	0	(1,045)	7,321	6,223
Total			\$162,245	\$161,280	\$0	(\$33,205)	\$290,319	\$284,287

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. John Sammartino

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	38	0.31			\$0	\$0
2002	39	1.31			0	0
2003	40	2.31			0	0
2004	41	3.31			0	0
2005	42	4.31			0	0
2006	43	5.31			0	0
2007	44	6.31			0	0
2008	45	7.31			0	0
2009	46	8.31			0	0
2010	47	9.31			0	0
2011	48	10.31			0	0
2012	49	11.31			0	0
2013	50	12.31			0	0
2014	51	13.31			0	0
2015	52	14.31			0	0
2016	53	15.31			0	0
2017	54	16.31			0	0
2018	55	17.31			0	0
2019	56	18.31			0	0
2020	57	19.31			0	0
2021	58	20.31			0	0
2022	59	21.31			0	0
2023	60	22.31			0	0
2024	61	23.31			0	0
2025	62	24.31			0	0
2026	63	25.31			0	0
2027	64	26.31			0	0
2028	65	27.31			0	0
2029	66	28.31			0	0
2030	67	29.31			0	0
2031	68	30.31			0	0
2032	69	31.31			0	0
2033	70	32.31			0	0
2034	71	33.31			0	0
2035	72	34.31			0	0
2036	73	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-2

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Johanna Louise Sigmund**

January 1, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **November 7, 2002**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

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Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	4.2%

Exhibit 1. Summary of Economic Damages
Mrs. Johanna Louise Sigmund

	Present Value
Present Value of Lost Earnings	\$4,067,874
Present Value of Retirement Benefits	418,281
Present Value of Lost Replacement Services	0
Total	\$4,486,155

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
113,009	3.0%	21.600%	3,262	48.039%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Johanna Louise Sigmund
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	25	0.31	1.00000	\$34,653	\$974	\$0	(\$7,485)	(\$13,051)	\$15,091	\$15,091
2002	26	1.31	1.08227	122,306	3,531	(2,960)	(25,626)	(44,682)	52,569	52,569
2003	27	2.31	1.08021	132,117	3,814	(3,197)	(27,681)	(48,266)	56,786	56,786
2004	28	3.31	1.07816	142,442	4,112	(3,447)	(29,845)	(52,039)	61,224	61,224
2005	29	4.31	1.07611	153,283	4,425	(3,709)	(32,116)	(55,999)	65,884	65,884
2006	30	5.31	1.07406	164,635	4,753	(3,984)	(34,494)	(60,146)	70,763	70,763
2007	31	6.31	1.07201	176,491	5,095	(4,271)	(36,978)	(64,477)	75,859	75,859
2008	32	7.31	1.06997	188,840	5,451	(4,570)	(39,566)	(68,989)	81,167	81,167
2009	33	8.31	1.06794	201,670	5,822	(4,880)	(42,254)	(73,676)	86,681	86,681
2010	34	9.31	1.06591	214,961	6,205	(5,202)	(45,039)	(78,532)	92,394	92,394
2011	35	10.31	1.06388	228,692	6,602	(5,534)	(47,916)	(83,548)	98,296	98,296
2012	36	11.31	1.06185	242,837	7,010	(5,876)	(50,879)	(88,716)	104,376	104,376
2013	37	12.31	1.05983	257,366	7,430	(6,228)	(53,923)	(94,024)	110,621	110,621
2014	38	13.31	1.05781	272,246	7,859	(6,588)	(57,041)	(99,460)	117,016	117,016
2015	39	14.31	1.05580	287,438	8,298	(6,956)	(60,224)	(105,010)	123,546	123,546
2016	40	15.31	1.05379	302,900	8,744	(7,330)	(63,464)	(110,658)	130,192	130,192
2017	41	16.31	1.05179	318,586	9,197	(7,709)	(66,750)	(116,389)	136,934	136,934
2018	42	17.31	1.04979	334,447	9,655	(8,093)	(70,073)	(122,183)	143,752	143,752
2019	43	18.31	1.04779	350,430	10,116	(8,480)	(73,422)	(128,022)	150,621	150,621
2020	44	19.31	1.04579	366,477	10,579	(8,868)	(76,784)	(133,885)	157,519	154,058
2021	45	20.31	1.04380	382,530	11,043	(9,257)	(80,148)	(139,750)	164,419	154,325
2022	46	21.31	1.04182	398,527	11,504	(9,644)	(83,499)	(145,594)	171,294	154,298
2023	47	22.31	1.03984	414,402	11,963	(10,028)	(86,826)	(151,394)	178,118	153,977
2024	48	23.31	1.03786	430,090	12,416	(10,408)	(90,112)	(157,125)	184,861	153,365
2025	49	24.31	1.03588	445,522	12,861	(10,781)	(93,346)	(162,763)	191,494	152,464
2026	50	25.31	1.03391	460,630	13,297	(11,147)	(96,511)	(168,282)	197,987	151,281
2027	51	26.31	1.03194	475,344	13,722	(11,503)	(99,594)	(173,657)	204,312	149,821
2028	52	27.31	1.03000	489,604	14,134	(11,848)	(102,582)	(178,867)	210,441	148,095
2029	53	28.31	1.03000	504,292	14,558	(12,203)	(105,659)	(184,233)	216,754	146,390
2030	54	29.31	1.03000	519,421	14,994	(12,569)	(108,829)	(189,760)	223,257	144,704
2031	55	30.31	1.03000	535,004	15,444	(12,947)	(112,094)	(195,453)	229,955	143,037
2032	56	31.31	1.03000	551,054	15,908	(13,335)	(115,457)	(201,317)	236,853	141,390
2033	57	32.31	1.03000	567,586	16,385	(13,735)	(118,921)	(207,356)	243,959	139,762
2034	58	33.31	1.03000	584,613	16,876	(14,147)	(122,488)	(213,577)	251,278	138,152
2035	59	33.81	1.03000	301,077	8,691	(7,286)	(63,082)	(109,993)	129,409	68,983
Total				\$11,552,513	\$333,466	(\$278,720)	(\$2,420,707)	(\$4,220,871)	\$4,965,682	\$4,067,874

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	48.039%	4.000%	varies

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Johanna Louise Sigmund
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	41(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	25	0.31	\$1,386	\$2,717	\$0	(\$1,971)	\$2,132	\$2,132
2002	26	1.31	4,745	8,624	0	(6,423)	6,947	6,947
2003	27	2.31	5,126	9,408	0	(6,982)	7,552	7,552
2004	28	3.31	5,527	10,192	0	(7,551)	8,168	8,168
2005	29	4.31	5,947	10,976	0	(8,130)	8,793	8,793
2006	30	5.31	6,388	11,760	0	(8,718)	9,430	9,430
2007	31	6.31	6,848	11,995	0	(9,052)	9,791	9,791
2008	32	7.31	7,327	12,235	0	(9,398)	10,165	10,165
2009	33	8.31	7,825	12,480	0	(9,754)	10,550	10,550
2010	34	9.31	8,340	12,729	0	(10,122)	10,948	10,948
2011	35	10.31	8,873	12,984	0	(10,500)	11,357	11,357
2012	36	11.31	9,422	13,244	0	(10,888)	11,777	11,777
2013	37	12.31	9,986	13,509	0	(11,287)	12,208	12,208
2014	38	13.31	10,563	13,779	0	(11,694)	12,648	12,648
2015	39	14.31	11,153	14,054	0	(12,109)	13,098	13,098
2016	40	15.31	11,753	14,335	0	(12,532)	13,555	13,555
2017	41	16.31	12,361	14,622	0	(12,963)	14,021	14,021
2018	42	17.31	12,977	14,915	0	(13,399)	14,492	14,492
2019	43	18.31	13,597	15,213	0	(13,840)	14,970	14,970
2020	44	19.31	14,219	15,517	0	(14,285)	15,451	15,112
2021	45	20.31	14,842	15,827	0	(14,733)	15,936	14,958
2022	46	21.31	15,463	16,144	0	(15,184)	16,423	14,794
2023	47	22.31	16,079	16,467	0	(15,635)	16,911	14,619
2024	48	23.31	16,687	16,796	0	(16,085)	17,398	14,434
2025	49	24.31	17,286	17,132	0	(16,534)	17,884	14,239
2026	50	25.31	17,872	17,475	0	(16,981)	18,367	14,034
2027	51	26.31	18,443	17,824	0	(17,423)	18,845	13,819
2028	52	27.31	18,997	18,181	0	(17,860)	19,318	13,594
2029	53	28.31	19,567	18,544	0	(18,308)	19,803	13,374
2030	54	29.31	20,154	18,915	0	(18,768)	20,300	13,158
2031	55	30.31	20,758	19,294	0	(19,241)	20,811	12,945
2032	56	31.31	21,381	19,679	0	(19,725)	21,335	12,736
2033	57	32.31	22,022	20,073	0	(20,222)	21,873	12,531
2034	58	33.31	22,683	20,474	0	(20,733)	22,425	12,329
2035	59	33.89	11,682	20,884	0	(15,644)	16,921	9,005
Total			\$448,279	\$518,997	\$0	(\$464,674)	\$502,603	\$418,281

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Johanna Louise Sigmund

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	25	0.31			\$0	\$0
2002	26	1.31			0	0
2003	27	2.31			0	0
2004	28	3.31			0	0
2005	29	4.31			0	0
2006	30	5.31			0	0
2007	31	6.31			0	0
2008	32	7.31			0	0
2009	33	8.31			0	0
2010	34	9.31			0	0
2011	35	10.31			0	0
2012	36	11.31			0	0
2013	37	12.31			0	0
2014	38	13.31			0	0
2015	39	14.31			0	0
2016	40	15.31			0	0
2017	41	16.31			0	0
2018	42	17.31			0	0
2019	43	18.31			0	0
2020	44	19.31			0	0
2021	45	20.31			0	0
2022	46	21.31			0	0
2023	47	22.31			0	0
2024	48	23.31			0	0
2025	49	24.31			0	0
2026	50	25.31			0	0
2027	51	26.31			0	0
2028	52	27.31			0	0
2029	53	28.31			0	0
2030	54	29.31			0	0
2031	55	30.31			0	0
2032	56	31.31			0	0
2033	57	32.31			0	0
2034	58	33.31			0	0
2035	59	34.31			0	0
2036	60	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-3

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Dianne Signer**

January 1, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **January 21, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



Valuation Date	01-Jan-20
Discount Rate	4.2%

Exhibit 1. Summary of Economic Damages
Mrs. Dianne Signer

	Present Value
Present Value of Lost Earnings	\$2,277,382
Present Value of Retirement Benefits	310,311
Present Value of Lost Replacement Services	0
Total	\$2,587,693

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
59,226	3.0%	16.100%	3,095	18.264%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Dianne Signer
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	32	0.31	1.00000	\$18,161	\$949	\$0	(\$2,924)	(\$2,783)	\$13,403	\$13,403
2002	33	1.31	1.06794	63,249	3,305	(1,675)	(9,878)	(9,401)	45,600	45,600
2003	34	2.31	1.06591	67,418	3,523	(1,786)	(10,529)	(10,021)	48,606	48,606
2004	35	3.31	1.06388	71,724	3,748	(1,900)	(11,201)	(10,661)	51,710	51,710
2005	36	4.31	1.06185	76,161	3,980	(2,017)	(11,894)	(11,320)	54,909	54,909
2006	37	5.31	1.05983	80,717	4,218	(2,138)	(12,606)	(11,998)	58,194	58,194
2007	38	6.31	1.05781	85,384	4,462	(2,261)	(13,334)	(12,691)	61,559	61,559
2008	39	7.31	1.05580	90,149	4,711	(2,388)	(14,079)	(13,400)	64,994	64,994
2009	40	8.31	1.05379	94,998	4,964	(2,516)	(14,836)	(14,120)	68,490	68,490
2010	41	9.31	1.05179	99,918	5,221	(2,646)	(15,604)	(14,852)	72,037	72,037
2011	42	10.31	1.04979	104,892	5,481	(2,778)	(16,381)	(15,591)	75,623	75,623
2012	43	11.31	1.04779	109,905	5,743	(2,911)	(17,164)	(16,336)	79,237	79,237
2013	44	12.31	1.04579	114,938	6,006	(3,044)	(17,950)	(17,084)	82,866	82,866
2014	45	13.31	1.04380	119,973	6,269	(3,178)	(18,736)	(17,832)	86,496	86,496
2015	46	14.31	1.04182	124,990	6,531	(3,310)	(19,520)	(18,578)	90,113	90,113
2016	47	15.31	1.03984	129,969	6,791	(3,442)	(20,297)	(19,318)	93,702	93,702
2017	48	16.31	1.03786	134,889	7,049	(3,573)	(21,066)	(20,050)	97,250	97,250
2018	49	17.31	1.03588	139,729	7,301	(3,701)	(21,821)	(20,769)	100,739	100,739
2019	50	18.31	1.03391	144,467	7,549	(3,826)	(22,561)	(21,473)	104,155	104,155
2020	51	19.31	1.03194	149,082	7,790	(3,948)	(23,282)	(22,159)	107,482	107,482
2021	52	20.31	1.03000	153,554	8,024	(4,067)	(23,981)	(22,824)	110,707	110,707
2022	53	21.31	1.03000	158,161	8,265	(4,189)	(24,700)	(23,509)	114,028	114,028
2023	54	22.31	1.03000	162,905	8,513	(4,315)	(25,441)	(24,214)	117,449	117,449
2024	55	23.31	1.03000	167,793	8,768	(4,444)	(26,204)	(24,940)	120,972	120,972
2025	56	24.31	1.03000	172,826	9,031	(4,577)	(26,990)	(25,689)	124,601	124,601
2026	57	25.31	1.03000	178,011	9,302	(4,715)	(27,800)	(26,459)	128,339	128,339
2027	58	26.31	1.03000	183,352	9,581	(4,856)	(28,634)	(27,253)	132,189	132,189
2028	59	27.31	1.03000	188,852	9,868	(5,002)	(29,493)	(28,071)	136,155	136,155
2029	60	27.56	1.03000	48,629	2,541	(1,288)	(7,594)	(7,228)	35,060	35,060
Total				\$3,434,794	\$179,485	(\$90,490)	(\$536,499)	(\$510,625)	\$2,476,664	\$2,277,382

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	18.264%	4.000%	8.390%

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Dianne Signer
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	32	0.31	\$726	\$1,524	\$0	(\$411)	\$1,839	\$1,839
2002	33	1.31	2,454	5,147	0	(1,388)	6,213	6,213
2003	34	2.31	2,616	5,487	0	(1,480)	6,623	6,623
2004	35	3.31	2,783	5,837	0	(1,574)	7,046	7,046
2005	36	4.31	2,955	6,198	0	(1,672)	7,481	7,481
2006	37	5.31	3,132	6,569	0	(1,772)	7,929	7,929
2007	38	6.31	3,313	6,949	0	(1,874)	8,387	8,387
2008	39	7.31	3,498	7,337	0	(1,979)	8,856	8,856
2009	40	8.31	3,686	7,731	0	(2,085)	9,332	9,332
2010	41	9.31	3,877	8,132	0	(2,193)	9,815	9,815
2011	42	10.31	4,070	8,536	0	(2,302)	10,304	10,304
2012	43	11.31	4,264	8,944	0	(2,412)	10,796	10,796
2013	44	12.31	4,460	9,354	0	(2,523)	11,291	11,291
2014	45	13.31	4,655	9,764	0	(2,633)	11,785	11,785
2015	46	14.31	4,850	10,172	0	(2,744)	12,278	12,278
2016	47	15.31	5,043	10,577	0	(2,853)	12,767	12,767
2017	48	16.31	5,234	10,978	0	(2,961)	13,250	13,250
2018	49	17.31	5,421	11,371	0	(3,067)	13,726	13,726
2019	50	18.31	5,605	11,757	0	(3,171)	14,191	14,191
2020	51	19.31	5,784	12,133	0	(3,272)	14,645	14,323
2021	52	20.31	5,958	12,497	0	(3,371)	15,084	14,158
2022	53	21.31	6,137	12,872	0	(3,472)	15,537	13,995
2023	54	22.31	6,321	13,258	0	(3,576)	16,003	13,834
2024	55	23.31	6,510	13,655	0	(3,683)	16,483	13,674
2025	56	24.31	6,706	14,065	0	(3,794)	16,977	13,517
2026	57	25.31	6,907	14,487	0	(3,907)	17,486	13,361
2027	58	26.31	7,114	14,922	0	(4,025)	18,011	13,207
2028	59	27.31	7,327	15,369	0	(4,145)	18,551	13,055
2029	60	27.56	1,887	3,958	0	(1,067)	4,777	3,276
Total			\$133,292	\$279,578	\$0	(\$75,407)	\$337,463	\$310,311

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Dianne Signer

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	32	0.31			\$0	\$0
2002	33	1.31			0	0
2003	34	2.31			0	0
2004	35	3.31			0	0
2005	36	4.31			0	0
2006	37	5.31			0	0
2007	38	6.31			0	0
2008	39	7.31			0	0
2009	40	8.31			0	0
2010	41	9.31			0	0
2011	42	10.31			0	0
2012	43	11.31			0	0
2013	44	12.31			0	0
2014	45	13.31			0	0
2015	46	14.31			0	0
2016	47	15.31			0	0
2017	48	16.31			0	0
2018	49	17.31			0	0
2019	50	18.31			0	0
2020	51	19.31			0	0
2021	52	20.31			0	0
2022	53	21.31			0	0
2023	54	22.31			0	0
2024	55	23.31			0	0
2025	56	24.31			0	0
2026	57	25.31			0	0
2027	58	26.31			0	0
2028	59	27.31			0	0
2029	60	28.31			0	0
2030	61	29.31			0	0
2031	62	30.31			0	0
2032	63	31.31			0	0
2033	64	32.31			0	0
2034	65	33.31			0	0
2035	66	34.31			0	0
2036	67	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-4

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. John P. Salamone**

January 1, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 9, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	10.5%

Exhibit 1. Summary of Economic Damages
Mr. John P. Salamone

	Present Value
Present Value of Lost Earnings	\$16,707,257
Present Value of Retirement Benefits	0
Present Value of Lost Replacement Services	486,395
Total	\$17,193,651

Note: Sixteen and a half percent of annual compensation is discounted at 3.9% and remaining at 12.1%

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
771,054	3.0%	35.308%	3,336	8.01-11.6%

Exhibit 2a. Present Value of Lost Earnings
Mr. John P. Salamone
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	37	0.31	1.00000	\$236,436	\$1,023	\$0	(\$83,482)	(\$12,255)	\$141,722	\$141,722
2002	38	1.31	1.05781	815,632	3,438	(15,896)	(279,348)	(41,009)	482,817	482,817
2003	39	2.31	1.05580	861,146	3,766	(16,786)	(294,936)	(43,298)	509,893	509,893
2004	40	3.31	1.05379	907,469	4,125	(17,692)	(310,801)	(45,627)	537,475	537,475
2005	41	4.31	1.05179	954,465	4,519	(18,611)	(326,897)	(47,990)	565,486	565,486
2006	42	5.31	1.04979	1,001,983	4,950	(19,542)	(343,171)	(50,379)	593,841	593,841
2007	43	6.31	1.04779	1,049,866	5,422	(20,480)	(359,571)	(52,786)	622,451	622,451
2008	44	7.31	1.04579	1,097,944	5,940	(21,424)	(376,037)	(55,204)	651,220	651,220
2009	45	8.31	1.04380	1,146,039	6,505	(22,368)	(392,509)	(57,622)	680,045	680,045
2010	46	9.31	1.04182	1,193,963	7,126	(23,310)	(408,923)	(60,031)	708,825	708,825
2011	47	10.31	1.03984	1,241,525	7,808	(24,246)	(425,213)	(62,423)	737,451	737,451
2012	48	11.31	1.03786	1,288,525	8,552	(25,173)	(441,310)	(64,786)	765,808	765,808
2013	49	12.31	1.03588	1,334,759	9,369	(26,086)	(457,144)	(67,110)	793,787	793,787
2014	50	13.31	1.03391	1,380,021	10,263	(26,982)	(472,646)	(69,386)	821,270	821,270
2015	51	14.31	1.03194	1,424,103	11,242	(27,856)	(487,744)	(72,391)	847,354	847,354
2016	52	15.31	1.03000	1,466,826	12,313	(28,706)	(502,376)	(74,563)	873,494	873,494
2017	53	16.31	1.03000	1,510,830	13,490	(29,583)	(517,447)	(87,602)	889,688	889,688
2018	54	17.31	1.03000	1,556,155	14,778	(30,488)	(532,971)	(113,272)	894,203	894,203
2019	55	18.31	1.03000	1,602,840	16,188	(31,421)	(548,960)	(116,670)	921,977	921,977
2020	56	19.31	1.03000	1,650,925	17,730	(32,384)	(565,429)	(120,170)	950,672	901,139
2021	57	20.31	1.03000	1,700,453	19,426	(33,378)	(582,392)	(123,775)	980,334	841,207
2022	58	21.31	1.03000	1,751,467	21,281	(34,405)	(599,863)	(127,488)	1,010,992	785,316
2023	59	22.31	1.03000	1,804,011	23,312	(35,464)	(617,859)	(131,313)	1,042,687	733,194
2024	60	22.89	1.03000	1,083,902	14,895	(21,325)	(371,228)	(78,896)	627,348	407,596
Total				\$30,061,286	\$247,461	(\$583,607)	(\$10,298,257)	(\$1,776,044)	\$17,650,838	\$16,707,257

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	35.308%	8.01-11.6%	0.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. John P. Salamone
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	37	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	38	1.31	0	0	0	0	0	0
2003	39	2.31	0	0	0	0	0	0
2004	40	3.31	0	0	0	0	0	0
2005	41	4.31	0	0	0	0	0	0
2006	42	5.31	0	0	0	0	0	0
2007	43	6.31	0	0	0	0	0	0
2008	44	7.31	0	0	0	0	0	0
2009	45	8.31	0	0	0	0	0	0
2010	46	9.31	0	0	0	0	0	0
2011	47	10.31	0	0	0	0	0	0
2012	48	11.31	0	0	0	0	0	0
2013	49	12.31	0	0	0	0	0	0
2014	50	13.31	0	0	0	0	0	0
2015	51	14.31	0	0	0	0	0	0
2016	52	15.31	0	0	0	0	0	0
2017	53	16.31	0	0	0	0	0	0
2018	54	17.31	0	0	0	0	0	0
2019	55	18.31	0	0	0	0	0	0
2020	56	19.31	0	0	0	0	0	0
2021	57	20.31	0	0	0	0	0	0
2022	58	21.31	0	0	0	0	0	0
2023	59	22.31	0	0	0	0	0	0
2024	60	23.31	0	0	0	0	0	0
2025	61	24.31	0	0	0	0	0	0
2026	62	25.31	0	0	0	0	0	0
2027	63	26.31	0	0	0	0	0	0
2028	64	27.31	0	0	0	0	0	0
2029	65	28.31	0	0	0	0	0	0
2030	66	29.31	0	0	0	0	0	0
2031	67	30.31	0	0	0	0	0	0
2032	68	31.31	0	0	0	0	0	0
2033	69	32.31	0	0	0	0	0	0
2034	70	33.31	0	0	0	0	0	0
2035	71	33.89	0	0	0	0	0	0
Total			\$0	\$0	\$0	\$0	\$0	\$0

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. John P. Salamone

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	37	0.31	\$4,920	\$2,414	\$7,334	\$7,334
2002	38	1.31	16,525	8,108	24,633	24,633
2003	39	2.31	17,021	8,351	25,372	25,372
2004	40	3.31	17,532	8,602	26,134	26,134
2005	41	4.31	18,058	8,860	26,918	26,918
2006	42	5.31	18,599	9,126	27,725	27,725
2007	43	6.31	19,157	9,400	28,557	28,557
2008	44	7.31	19,732	9,682	29,414	29,414
2009	45	8.31	20,324	9,972	30,296	30,296
2010	46	9.31	20,934	10,271	31,205	31,205
2011	47	10.31	21,562	10,579	32,141	32,141
2012	48	11.31	22,209	10,897	33,105	33,105
2013	49	12.31	22,875	11,224	34,098	34,098
2014	50	13.31	25,227	9,792	35,019	35,019
2015	51	14.31	28,388	7,533	35,921	35,921
2016	52	15.31	26,795	5,933	32,727	32,727
2017	53	16.09	21,270	4,525	25,795	25,795
Total			\$341,127	\$145,268	\$486,395	\$486,395

Exhibit B-5

John E. Beauzile

28 Penny Lane
Binghamton, NY 13905
Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill
1760 Market Street, Suite 600
Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Brock Safronoff**

January 5, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **ECO-STAT LLC** dated **June 10, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **ECO-STAT's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **ECO-STAT** and, therefore, they will not be restated here.

The update of **ECO-STAT's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	4.2%

Exhibit 1. Summary of Economic Damages
Mr. Brock Safronoff

	<u>Present Value</u>
Present Value of Lost Earnings	\$4,986,200
Present Value of Retirement Benefits	522,704
Present Value of Lost Replacement Services	729,151
Total	<u><u>\$6,238,055</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
85,000	3.0%	20.000%	7,565	13.500%

Exhibit 2a. Present Value of Lost Earnings
Mr. Brock Safronoff
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Mitigation Income	Net Earnings	PV of Net Earnings
2001	26	0.31	1.00000	\$26,064	\$2,320	\$0	(\$5,213)	(\$2,815)	(\$6,240)	\$14,116	\$14,116
2002	27	1.31	1.08021	91,818	8,172	(2,400)	(17,813)	(9,619)	(20,800)	49,359	49,359
2003	28	2.31	1.07816	98,994	8,810	(2,587)	(19,205)	(10,371)	(10,400)	65,242	65,242
2004	29	3.31	1.07611	106,528	9,481	(2,784)	(20,666)	(11,160)		81,399	81,399
2005	30	4.31	1.07406	114,417	10,183	(2,990)	(22,197)	(11,986)		87,427	87,427
2006	31	5.31	1.07201	122,657	10,916	(3,206)	(23,795)	(12,850)		93,723	93,723
2007	32	6.31	1.06997	131,240	11,680	(3,430)	(25,461)	(13,749)		100,281	100,281
2008	33	7.31	1.06794	140,156	12,474	(3,663)	(27,190)	(14,683)		107,094	107,094
2009	34	8.31	1.06591	149,393	13,296	(3,905)	(28,982)	(15,650)		114,152	114,152
2010	35	9.31	1.06388	158,936	14,145	(4,154)	(30,833)	(16,650)		121,443	121,443
2011	36	10.31	1.06185	168,766	15,020	(4,411)	(32,741)	(17,680)		128,955	128,955
2012	37	11.31	1.05983	178,864	15,919	(4,675)	(34,700)	(18,738)		136,670	136,670
2013	38	12.31	1.05781	189,205	16,839	(4,945)	(36,706)	(19,821)		144,572	144,572
2014	39	13.31	1.05580	199,763	17,779	(5,221)	(38,754)	(20,927)		152,639	152,639
2015	40	14.31	1.05379	210,508	18,735	(5,502)	(40,839)	(22,053)		160,850	160,850
2016	41	15.31	1.05179	221,410	19,705	(5,787)	(42,954)	(23,195)		169,180	169,180
2017	42	16.31	1.04979	232,433	20,687	(6,075)	(45,092)	(24,350)		177,603	177,603
2018	43	17.31	1.04779	243,541	21,675	(6,365)	(47,247)	(25,513)		186,090	186,090
2019	44	18.31	1.04579	254,693	22,668	(6,657)	(49,410)	(26,682)		194,612	194,612
2020	45	19.31	1.04380	265,850	23,661	(6,948)	(51,575)	(27,850)		203,137	198,674
2021	46	20.31	1.04182	276,967	24,650	(7,239)	(53,732)	(29,015)		211,632	198,639
2022	47	21.31	1.03984	288,000	25,632	(7,527)	(55,872)	(30,171)		220,062	198,227
2023	48	22.31	1.03786	298,903	26,602	(7,812)	(57,987)	(31,313)		228,393	197,438
2024	49	23.31	1.03588	309,628	27,557	(8,092)	(60,068)	(32,437)		236,588	196,279
2025	50	24.31	1.03391	320,127	28,491	(8,367)	(62,105)	(33,537)		244,611	194,755
2026	51	25.31	1.03194	330,353	29,401	(8,634)	(64,089)	(34,608)		252,424	192,875
2027	52	26.31	1.03000	340,264	30,283	(8,893)	(66,011)	(35,646)		259,997	190,654
2028	53	27.31	1.03000	350,472	31,192	(9,160)	(67,992)	(36,715)		267,797	188,458
2029	54	28.31	1.03000	360,986	32,128	(9,435)	(70,031)	(37,817)		275,831	186,288
2030	55	29.31	1.03000	371,815	33,092	(9,718)	(72,132)	(38,951)		284,106	184,143
2031	56	30.31	1.03000	382,970	34,084	(10,009)	(74,296)	(40,120)		292,629	182,022
2032	57	31.31	1.03000	394,459	35,107	(10,310)	(76,525)	(41,324)		301,408	179,926
2033	58	32.31	1.03000	406,293	36,160	(10,619)	(78,821)	(42,563)		310,450	177,854
2034	59	32.50	1.03000	80,918	7,202	(2,115)	(15,698)	(8,477)		61,829	34,560
Total				\$7,817,389	\$695,748	(\$203,634)	(\$1,516,730)	(\$819,034)	(\$37,440)	\$5,936,299	\$4,986,200

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	20.000%	13.500%	0.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Brock Safronoff
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	26	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	27	1.31	0	0	0	0	0	0
2003	28	2.31	0	0	0	0	0	0
2004	29	3.31	0	0	0	0	0	0
2005	30	4.31	0	0	0	0	0	0
2006	31	5.31	0	0	0	0	0	0
2007	32	6.31	0	0	0	0	0	0
2008	33	7.31	0	0	0	0	0	0
2009	34	8.31	0	0	0	0	0	0
2010	35	9.31	0	0	0	0	0	0
2011	36	10.31	0	0	0	0	0	0
2012	37	11.31	0	0	0	0	0	0
2013	38	12.31	0	0	0	0	0	0
2014	39	13.31	0	0	0	0	0	0
2015	40	14.31	0	0	0	0	0	0
2016	41	15.31	0	0	0	0	0	0
2017	42	16.31	0	0	0	0	0	0
2018	43	17.31	0	0	0	0	0	0
2019	44	18.31	0	0	0	0	0	0
2020	45	19.31	0	0	0	0	0	0
2021	46	20.31	0	0	0	0	0	0
2022	47	21.31	0	0	0	0	0	0
2023	48	22.31	0	0	0	0	0	0
2024	49	23.31	0	0	0	0	0	0
2025	50	24.31	0	0	0	0	0	0
2026	51	25.31	0	0	0	0	0	0
2027	52	26.31	0	0	0	0	0	0
2028	53	27.31	0	0	0	0	0	0
2029	54	28.31	0	0	0	0	0	0
2030	55	29.31	0	0	0	0	0	0
2031	56	30.31	0	0	0	0	0	0
2032	57	31.31	0	0	0	0	0	0
2033	58	32.31	0	0	0	0	0	0
2034	59	33.31	0	0	0	0	0	0
2035	60	34.31	0	0	0	0	0	0
2036	61	35.31	0	0	0	0	0	0
2037	62	36.31	0	0	0	0	0	0
2038	63	37.31	0	0	0	0	0	0
2039	64	38.31	0	0	0	0	0	0
2040	65	39.31	0	123,649	(24,730)	(12,352)	86,568	37,184
2041	66	40.31	0	199,434	(39,887)	(19,922)	139,625	57,556
2042	67	41.31	0	199,434	(39,887)	(19,922)	139,625	55,237
2043	68	42.31	0	199,434	(39,887)	(19,922)	139,625	53,010
2044	69	43.31	0	199,434	(39,887)	(19,922)	139,625	50,873
2045	70	44.31	0	199,434	(39,887)	(19,922)	139,625	48,823
2046	71	45.31	0	199,434	(39,887)	(19,922)	139,625	46,855
2047	72	46.31	0	199,434	(39,887)	(19,922)	139,625	44,966
2048	73	47.31	0	199,434	(39,887)	(19,922)	139,625	43,154
2049	74	48.31	0	199,434	(39,887)	(19,922)	139,625	41,415
2050	75	49.31	0	199,434	(39,887)	(19,922)	139,625	39,745
2051	76	49.40	0	19,943	(3,989)	(1,992)	13,963	3,886
Total			\$0	\$2,137,932	(\$427,586)	(\$213,562)	\$1,496,784	\$522,704

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Brock Safronoff

Year	Age	Time Frame	Household Services	Disability Probability	Total Services	Present Value
2001	26	0.31	\$3,191	(\$121)	\$3,070	\$3,070
2002	27	1.31	11,019	(419)	10,600	10,600
2003	28	2.31	11,416	(434)	10,982	10,982
2004	29	3.31	11,827	(449)	11,377	11,377
2005	30	4.31	12,252	(466)	11,787	11,787
2006	31	5.31	12,693	(482)	12,211	12,211
2007	32	6.31	13,150	(500)	12,651	12,651
2008	33	7.31	13,624	(518)	13,106	13,106
2009	34	8.31	14,114	(536)	13,578	13,578
2010	35	9.31	14,622	(556)	14,067	14,067
2011	36	10.31	15,149	(576)	14,573	14,573
2012	37	11.31	15,694	(596)	15,098	15,098
2013	38	12.31	16,259	(618)	15,641	15,641
2014	39	13.31	16,845	(640)	16,204	16,204
2015	40	14.31	17,451	(663)	16,788	16,788
2016	41	15.31	18,079	(687)	17,392	17,392
2017	42	16.31	18,730	(712)	18,018	18,018
2018	43	17.31	19,404	(737)	18,667	18,667
2019	44	18.31	20,103	(764)	19,339	19,339
2020	45	19.31	20,827	(791)	20,035	19,595
2021	46	20.31	21,576	(820)	20,756	19,482
2022	47	21.31	22,353	(849)	21,504	19,370
2023	48	22.31	23,158	(880)	22,278	19,258
2024	49	23.31	23,991	(912)	23,080	19,148
2025	50	24.31	24,855	(944)	23,911	19,037
2026	51	25.31	25,750	(978)	24,771	18,928
2027	52	26.31	26,677	(1,014)	25,663	18,819
2028	53	27.31	27,637	(1,050)	26,587	18,710
2029	54	28.31	28,632	(1,088)	27,544	18,603
2030	55	29.31	29,663	(1,127)	28,536	18,495
2031	56	30.31	30,731	(1,168)	29,563	18,389
2032	57	31.31	31,837	(1,210)	30,627	18,283
2033	58	32.31	32,983	(1,253)	31,730	18,178
2034	59	33.31	34,171	(1,298)	32,872	18,073
2035	60	34.31	35,401	(1,345)	34,056	17,969
2036	61	35.31	36,675	(1,394)	35,282	17,866
2037	62	36.31	37,996	(1,444)	36,552	17,763
2038	63	37.31	39,363	(1,496)	37,868	17,660
2039	64	38.31	40,781	(1,550)	39,231	17,559
2040	65	39.31	42,249	(1,605)	40,643	17,458
2041	66	40.31	43,770	(1,663)	42,106	17,357
2042	67	41.31	45,345	(1,723)	43,622	17,257
2043	68	42.31	46,978	(1,785)	45,193	17,158
2044	69	43.31	48,669	(1,849)	46,820	17,059
2045	70	43.69	19,160	(728)	18,432	6,527
Total			\$1,116,852	(\$42,440)	\$1,074,411	\$729,151

Exhibit B-6

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Maynard Spence, Jr.**

January 4, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 21, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

For replacement services, the amount that was awarded by **The Fund** was \$400,000 higher than that set forth in their Valuation Model. The amount computed by the model was \$263,438, whereas the amount that **The Fund** determined to be the appropriate value of lost services was \$663,438. In order to calculate the present value of lost replacement services, we converted the monthly values in **The Fund's** valuation model to the annual amounts that could have produced the actual amount paid, assuming all else remained the same. This amount was set equal to the model's amount multiplied by 2.5184 (or \$663,438 divided by \$263,438).

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Maynard Spence, Jr.

	<u>Present Value</u>
Present Value of Lost Earnings	\$2,354,885
Present Value of Retirement Benefits	435,627
Present Value of Lost Replacement Services	1,226,513
Total	<u><u>\$4,017,025</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
92,173	3.0%	19.080%	6,281	6.68-12.49%

Exhibit 2a. Present Value of Lost Earnings
Mr. Maynard Spence, Jr.
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	43	0.31	1.00000	\$28,264	\$1,926	\$0	(\$5,393)	(\$1,528)	\$23,270	\$23,270
2002	44	1.31	1.04579	96,394	6,569	(2,500)	(17,840)	(5,053)	77,570	77,570
2003	45	2.31	1.04380	100,617	6,856	(2,609)	(18,622)	(5,275)	80,968	80,968
2004	46	3.31	1.04182	104,824	7,143	(2,718)	(19,400)	(5,495)	84,353	84,353
2005	47	4.31	1.03984	109,000	7,428	(2,826)	(20,173)	(5,714)	87,714	87,714
2006	48	5.31	1.03786	113,126	7,709	(2,933)	(20,937)	(7,728)	89,237	89,237
2007	49	6.31	1.03588	117,185	7,985	(3,039)	(21,688)	(8,005)	92,439	92,439
2008	50	7.31	1.03391	121,159	8,256	(3,142)	(22,424)	(8,276)	95,574	95,574
2009	51	8.31	1.03194	125,029	8,520	(3,242)	(23,140)	(12,254)	94,913	94,913
2010	52	9.31	1.03000	128,780	8,776	(3,339)	(23,834)	(12,622)	97,761	97,761
2011	53	10.31	1.03000	132,644	9,039	(3,439)	(24,549)	(13,000)	100,693	100,693
2012	54	11.31	1.03000	136,623	9,310	(3,543)	(25,286)	(13,390)	103,714	103,714
2013	55	12.31	1.03000	140,722	9,589	(3,649)	(26,044)	(13,792)	106,826	106,826
2014	56	13.31	1.03000	144,943	9,877	(3,758)	(26,826)	(14,206)	110,030	110,030
2015	57	14.31	1.03000	149,292	10,173	(3,871)	(27,630)	(14,632)	113,331	113,331
2016	58	15.31	1.03000	153,770	10,478	(3,987)	(28,459)	(15,071)	116,731	116,731
2017	59	16.31	1.03000	158,383	10,793	(4,107)	(29,313)	(15,523)	120,233	120,233
2018	60	17.31	1.03000	163,135	11,117	(4,230)	(30,192)	(15,989)	123,840	123,840
2019	61	18.31	1.03000	168,029	11,450	(4,357)	(31,098)	(16,468)	127,555	127,555
2020	62	19.31	1.03000	173,070	11,794	(4,488)	(32,031)	(16,962)	131,382	128,695
2021	63	20.31	1.03000	178,262	12,147	(4,622)	(32,992)	(17,471)	135,324	127,580
2022	64	21.31	1.03000	183,610	12,512	(4,761)	(33,982)	(17,995)	139,383	126,475
2023	65	22.31	1.03000	189,118	12,887	(4,904)	(35,001)	(18,535)	143,565	125,380
Total				\$3,115,981	\$212,333	(\$80,065)	(\$576,855)	(\$274,986)	\$2,396,408	\$2,354,885

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	19.080%	6.68-12.49%	0.000%	2.314%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Maynard Spence, Jr.
Special Master Worklife

Year	Age	Time Frame	Net Pension (Projected-Vested)	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	43	0.31	\$0	\$654	\$0	(\$44)	\$610	\$610
2002	44	1.31	0	2,164	0	(145)	2,019	2,019
2003	45	2.31	0	2,259	0	(151)	2,108	2,108
2004	46	3.31	0	2,353	0	(157)	2,196	2,196
2005	47	4.31	0	2,447	0	(163)	2,283	2,283
2006	48	5.31	0	2,540	0	(221)	2,319	2,319
2007	49	6.31	0	2,631	0	(229)	2,402	2,402
2008	50	7.31	0	2,720	0	(237)	2,483	2,483
2009	51	8.31	0	2,807	0	(350)	2,456	2,456
2010	52	9.31	0	2,891	0	(361)	2,530	2,530
2011	53	10.31	0	2,978	0	(372)	2,606	2,606
2012	54	11.31	0	3,067	0	(383)	2,684	2,684
2013	55	12.31	0	3,159	0	(394)	2,765	2,765
2014	56	13.31	0	3,254	0	(406)	2,848	2,848
2015	57	14.31	0	3,351	0	(418)	2,933	2,933
2016	58	15.31	0	3,452	0	(431)	3,021	3,021
2017	59	16.31	0	3,556	0	(444)	3,112	3,112
2018	60	17.31	0	3,662	0	(457)	3,205	3,205
2019	61	18.31	0	3,772	0	(471)	3,301	3,301
2020	62	19.31	0	3,885	0	(485)	3,400	3,331
2021	63	20.31	0	4,245	0	(530)	3,715	3,503
2022	64	21.31	0	0	0	0	0	0
2023	65	22.31	0	0	0	0	0	0
2024	66	23.31	57,408	0	(10,953)	(5,801)	40,654	34,172
2025	67	24.31	57,408	0	(10,953)	(5,801)	40,654	32,889
2026	68	25.31	57,408	0	(10,953)	(5,801)	40,654	31,655
2027	69	26.31	57,408	0	(10,953)	(5,801)	40,654	30,466
2028	70	27.31	57,408	0	(10,953)	(5,801)	40,654	29,323
2029	71	28.31	57,408	0	(10,953)	(5,801)	40,654	28,222
2030	72	29.31	57,408	0	(10,953)	(5,801)	40,654	27,163
2031	73	30.31	57,408	0	(10,953)	(5,801)	40,654	26,143
2032	74	31.31	57,408	0	(10,953)	(5,801)	40,654	25,162
2033	75	32.31	57,408	0	(10,953)	(5,801)	40,654	24,217
2034	76	33.31	57,408	0	(10,953)	(5,801)	40,654	23,308
2035	77	34.31	57,408	0	(10,953)	(5,801)	40,654	22,433
2036	78	35.31	57,408	0	(10,953)	(5,801)	40,654	21,591
2037	79	36.31	57,408	0	(10,953)	(5,801)	40,654	20,781
2038	80	36.47	9,568	0	(1,826)	(967)	6,776	3,387
Total			\$813,280	\$61,846	(\$155,174)	(\$89,024)	\$630,928	\$435,627

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Maynard Spence, Jr.

Year	Age	Time Frame	Household Services	Advice to Children	Total Services	Present Value
2001	43	0.31	\$5,634	\$2,715	\$8,349	\$8,349
2002	44	1.31	18,925	9,120	28,046	28,046
2003	45	2.31	19,493	9,394	28,887	28,887
2004	46	3.31	20,078	9,676	29,754	29,754
2005	47	4.31	20,680	9,966	30,646	30,646
2006	48	5.31	21,301	10,265	31,566	31,566
2007	49	6.31	21,940	10,573	32,513	32,513
2008	50	7.31	22,598	10,890	33,488	33,488
2009	51	8.31	23,276	11,217	34,493	34,493
2010	52	9.31	23,974	11,553	35,527	35,527
2011	53	10.31	24,693	11,900	36,593	36,593
2012	54	11.31	25,434	12,257	37,691	37,691
2013	55	12.31	26,197	12,625	38,822	38,822
2014	56	13.31	26,983	13,003	39,986	39,986
2015	57	14.31	27,793	13,393	41,186	41,186
2016	58	15.31	28,626	13,795	42,422	42,422
2017	59	16.31	29,485	14,209	43,694	43,694
2018	60	17.31	30,370	14,635	45,005	45,005
2019	61	18.31	31,281	15,074	46,355	46,355
2020	62	19.31	32,219	15,527	47,746	46,481
2021	63	20.31	33,186	15,992	49,178	45,553
2022	64	21.31	34,181	16,472	50,654	44,642
2023	65	22.31	35,207	16,966	52,173	43,750
2024	66	23.31	36,263	17,475	53,738	42,876
2025	67	24.31	37,351	18,000	55,350	42,019
2026	68	25.31	38,471	18,540	57,011	41,180
2027	69	26.31	39,625	19,096	58,721	40,357
2028	70	27.31	40,814	19,669	60,483	39,551
2029	71	28.31	42,039	20,259	62,297	38,760
2030	72	29.31	43,300	20,867	64,166	37,986
2031	73	30.31	44,599	21,493	66,091	37,227
2032	74	31.31	45,937	22,137	68,074	36,483
2033	75	31.99	32,333	15,582	47,915	24,625
Total			\$984,286	\$474,335	\$1,458,621	\$1,226,513

Exhibit B-7

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Anthony Savas**

January 1, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **January 22, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



Valuation Date	01-Jan-20
Discount Rate	3.4%

Exhibit 1. Summary of Economic Damages
Mr. Anthony Savas

	Present Value
Present Value of Lost Earnings	\$181,305
Present Value of Retirement Benefits	231,783
Present Value of Lost Replacement Services	0
Total	\$413,088

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
85,165	3.0%	19.500%	8,320	14.472%

Exhibit 2a. Present Value of Lost Earnings
Mr. Anthony Savas
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	73	0.31	1.00000	\$26,115	\$2,526	\$0	(\$5,092)	(\$3,042)	\$20,506	\$20,506
2002	74	1.31	1.03000	87,720	8,570	(2,325)	(16,592)	(9,913)	67,459	67,459
2003	75	2.31	1.03000	90,352	8,827	(2,395)	(17,090)	(10,210)	69,483	69,483
2004	76	2.64	1.03000	31,021	3,031	(822)	(5,868)	(3,506)	23,856	23,856
Total				\$235,208	\$22,953	(\$5,543)	(\$44,642)	(\$26,671)	\$181,305	\$181,305

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	19.500%	14.472%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits

Mr. Anthony Savas

Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	SSA Retirement Benefits	Taxes	Consumption	Net Loss	PV of Net Loss
2001	73	0.31	(\$783)	(\$2,903)	\$7,010	(\$801)	(\$365)	\$2,158	\$2,158
2002	74	1.31	(2,632)	(11,612)	23,317	(2,283)	(983)	5,808	5,808
2003	75	2.31	0	(11,612)	23,784	(2,373)	(1,418)	8,380	8,380
2004	76	3.31	0	(806)	24,259	(4,573)	(2,732)	16,148	16,148
2005	77	4.31	0	4,597	24,744	(5,722)	(3,418)	20,202	20,202
2006	78	5.31	0	4,481	25,239	(5,795)	(3,462)	20,462	20,462
2007	79	6.31	0	4,364	25,744	(5,871)	(3,508)	20,729	20,729
2008	80	7.31	0	4,246	26,259	(5,948)	(3,554)	21,003	21,003
2009	81	8.31	0	4,288	26,784	(6,059)	(3,620)	21,393	21,393
2010	82	9.31	0	4,331	27,320	(6,172)	(3,687)	21,792	21,792
2011	83	10.31	0	4,374	27,866	(6,287)	(3,756)	22,197	22,197
2012	84	11.31	0	4,418	28,424	(6,404)	(3,826)	22,611	22,611
2013	85	12.31	0	4,463	28,992	(6,524)	(3,897)	23,034	23,034
2014	86	12.56	0	1,127	7,393	(1,661)	(993)	5,866	5,866
Total			(\$3,415)	\$13,756	\$327,135	(\$66,474)	(\$39,219)	\$231,783	\$231,783

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Anthony Savas

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	73	0.31			\$0	\$0
2002	74	1.31			0	0
2003	75	2.31			0	0
2004	76	3.31			0	0
2005	77	4.31			0	0
2006	78	5.31			0	0
2007	79	6.31			0	0
2008	80	7.31			0	0
2009	81	8.31			0	0
2010	82	9.31			0	0
2011	83	10.31			0	0
2012	84	11.31			0	0
2013	85	12.31			0	0
2014	86	13.31			0	0
2015	87	14.31			0	0
2016	88	15.31			0	0
2017	89	16.31			0	0
2018	90	17.31			0	0
2019	91	18.31			0	0
2020	92	19.31			0	0
2021	93	20.31			0	0
2022	94	21.31			0	0
2023	95	22.31			0	0
2024	96	23.31			0	0
2025	97	24.31			0	0
2026	98	25.31			0	0
2027	99	26.31			0	0
2028	100	27.31			0	0
2029	101	28.31			0	0
2030	102	29.31			0	0
2031	103	30.31			0	0
2032	104	31.31			0	0
2033	105	32.31			0	0
2034	106	33.31			0	0
2035	107	34.31			0	0
2036	108	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-8

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Joseph R. Rivelli**

January 1, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **February 20, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Joseph R. Rivelli

	Present Value
Present Value of Lost Earnings	\$2,162,930
Present Value of Retirement Benefits	398,949
Present Value of Lost Replacement Services	0
Total	\$2,561,879

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
81,219	3.0%	8.650%	7,605	8.89-17.36%

Exhibit 2a. Present Value of Lost Earnings
Mr. Joseph R. Rivelli
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	43	0.31	1.00000	\$24,905	\$2,332	\$0	(\$2,154)	(\$2,023)	\$23,060	\$23,060
2002	44	1.31	1.04579	84,938	7,953	(2,546)	(7,127)	(6,692)	76,527	76,527
2003	45	2.31	1.04380	88,659	8,302	(2,657)	(7,439)	(6,986)	79,879	79,879
2004	46	3.31	1.04182	92,367	8,649	(2,768)	(7,750)	(7,278)	83,219	83,219
2005	47	4.31	1.03984	96,046	8,993	(2,879)	(8,059)	(7,568)	86,534	86,534
2006	48	5.31	1.03786	99,682	9,334	(2,988)	(8,364)	(10,388)	87,277	87,277
2007	49	6.31	1.03588	103,259	9,669	(3,095)	(8,664)	(10,760)	90,408	90,408
2008	50	7.31	1.03391	106,760	9,997	(3,200)	(8,958)	(11,125)	93,474	93,474
2009	51	8.31	1.03194	110,170	10,316	(3,302)	(9,244)	(16,948)	90,993	90,993
2010	52	9.31	1.03000	113,476	10,625	(3,401)	(9,521)	(17,456)	93,723	93,723
2011	53	10.31	1.03000	116,880	10,944	(3,503)	(9,807)	(17,980)	96,534	96,534
2012	54	11.31	1.03000	120,386	11,272	(3,608)	(10,101)	(18,519)	99,430	99,430
2013	55	12.31	1.03000	123,998	11,611	(3,716)	(10,404)	(19,075)	102,413	102,413
2014	56	13.31	1.03000	127,718	11,959	(3,828)	(10,716)	(19,647)	105,486	105,486
2015	57	14.31	1.03000	131,549	12,318	(3,943)	(11,038)	(20,236)	108,650	108,650
2016	58	15.31	1.03000	135,496	12,687	(4,061)	(11,369)	(20,844)	111,910	111,910
2017	59	16.31	1.03000	139,561	13,068	(4,183)	(11,710)	(21,469)	115,267	115,267
2018	60	17.31	1.03000	143,747	13,460	(4,308)	(12,061)	(22,113)	118,725	118,725
2019	61	18.31	1.03000	148,060	13,864	(4,438)	(12,423)	(22,776)	122,287	122,287
2020	62	19.31	1.03000	152,502	14,280	(4,571)	(12,796)	(23,460)	125,955	123,379
2021	63	20.31	1.03000	157,077	14,708	(4,708)	(13,180)	(24,163)	129,734	122,311
2022	64	21.31	1.03000	161,789	15,149	(4,849)	(13,575)	(24,888)	133,626	121,251
2023	65	21.39	1.03000	13,887	1,300	(416)	(1,165)	(2,136)	11,470	10,193
Total				\$2,592,910	\$242,789	(\$76,966)	(\$217,623)	(\$354,531)	\$2,186,580	\$2,162,930

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	8.650%	8.89-17.36%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Joseph R. Rivelli
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	43	0.31	(\$482)	\$0	\$0	\$43	(\$439)	(\$439)
2002	44	1.31	(1,643)	0	0	146	(1,497)	(1,497)
2003	45	2.31	(1,782)	0	0	158	(1,623)	(1,623)
2004	46	3.31	(464)	(25,751)	2,227	2,133	(21,855)	(21,855)
2005	47	4.31	0	(34,335)	2,970	2,789	(28,576)	(28,576)
2006	48	5.31	0	(34,335)	2,970	3,689	(27,676)	(27,676)
2007	49	6.31	0	(34,335)	2,970	3,689	(27,676)	(27,676)
2008	50	7.31	0	(34,335)	2,970	3,689	(27,676)	(27,676)
2009	51	8.31	4,579	12,017	(1,039)	(2,701)	12,856	12,856
2010	52	9.31	4,807	27,468	(2,376)	(5,191)	24,708	24,708
2011	53	10.31	5,036	27,468	(2,376)	(5,230)	24,898	24,898
2012	54	11.31	5,267	27,468	(2,376)	(5,271)	25,088	25,088
2013	55	12.31	5,498	27,468	(2,376)	(5,311)	25,279	25,279
2014	56	13.31	5,728	27,288	(2,360)	(5,322)	25,333	25,333
2015	57	14.31	5,956	27,108	(2,345)	(5,333)	25,386	25,386
2016	58	15.31	6,181	26,928	(2,329)	(5,344)	25,436	25,436
2017	59	16.31	6,403	26,748	(2,314)	(5,354)	25,484	25,484
2018	60	17.31	6,620	26,568	(2,298)	(5,363)	25,527	25,527
2019	61	18.31	6,831	26,568	(2,298)	(5,399)	25,702	25,702
2020	62	19.31	7,036	26,568	(2,298)	(5,435)	25,871	25,342
2021	63	20.31	7,248	26,568	(2,298)	(5,472)	26,046	24,555
2022	64	21.31	7,465	26,568	(2,298)	(5,509)	26,225	23,797
2023	65	22.31	641	26,568	(2,298)	(4,325)	20,586	17,978
2024	66	23.31	0	26,568	(2,298)	(4,213)	20,056	16,858
2025	67	24.31	0	26,568	(2,298)	(4,213)	20,056	16,226
2026	68	25.31	0	26,568	(2,298)	(4,213)	20,056	15,617
2027	69	26.31	0	26,568	(2,298)	(4,213)	20,056	15,030
2028	70	27.31	0	26,568	(2,298)	(4,213)	20,056	14,466
2029	71	28.31	0	26,568	(2,298)	(4,213)	20,056	13,923
2030	72	29.31	0	26,568	(2,298)	(4,213)	20,056	13,401
2031	73	30.31	0	26,568	(2,298)	(4,213)	20,056	12,898
2032	74	31.31	0	26,568	(2,298)	(4,213)	20,056	12,413
2033	75	32.31	0	26,568	(2,298)	(4,213)	20,056	11,948
2034	76	33.31	0	26,568	(2,298)	(4,213)	20,056	11,499
2035	77	34.31	0	26,568	(2,298)	(4,213)	20,056	11,067
2036	78	35.31	0	26,568	(2,298)	(4,213)	20,056	10,652
2037	79	35.56	0	6,642	(575)	(1,053)	5,014	2,600
Total			\$80,923	\$578,304	(\$50,023)	(\$116,050)	\$493,154	\$398,949

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Joseph R. Rivelli

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	43	0.31			\$0	\$0
2002	44	1.31			0	0
2003	45	2.31			0	0
2004	46	3.31			0	0
2005	47	4.31			0	0
2006	48	5.31			0	0
2007	49	6.31			0	0
2008	50	7.31			0	0
2009	51	8.31			0	0
2010	52	9.31			0	0
2011	53	10.31			0	0
2012	54	11.31			0	0
2013	55	12.31			0	0
2014	56	13.31			0	0
2015	57	14.31			0	0
2016	58	15.31			0	0
2017	59	16.31			0	0
2018	60	17.31			0	0
2019	61	18.31			0	0
2020	62	19.31			0	0
2021	63	20.31			0	0
2022	64	21.31			0	0
2023	65	22.31			0	0
2024	66	23.31			0	0
2025	67	24.31			0	0
2026	68	25.31			0	0
2027	69	26.31			0	0
2028	70	27.31			0	0
2029	71	28.31			0	0
2030	72	29.31			0	0
2031	73	30.31			0	0
2032	74	31.31			0	0
2033	75	32.31			0	0
2034	76	33.31			0	0
2035	77	34.31			0	0
2036	78	35.06			0	0
Total			\$0	\$0	\$0	\$0